

ATTORNEY GENERAL MARTHA COAKLEY'S

2008 CONSUMER CALENDAR

ATTORNEY GENERAL'S OFFICE

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Boston, MA 02114
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One Exchange Place
Worcester, MA 01608
Phone: (508) 792-7600



A message from Attorney General Martha Coakley:

The Attorney General is the chief lawyer and law enforcement officer of the Commonwealth of Massachusetts, representing the Commonwealth in many matters. More than that, the Attorney General's Office is a resource to residents who are facing challenges in the areas of consumer protection, fraud, civil rights violations, health care, and insurance issues. To this end, we have produced a number of resources available to you, all available on our website, **www.mass.gov/ago**.

This consumer calendar presents information on topics areas including:

Choosing Your Health Insurance

Scams

Using Credit Wisely

Health Care Proxy

Home Improvement

Fair Debt Collection

Long-Term Care Insurance

**Renting an Apartment in
Massachusetts**

Gift Cards

ID Theft

Home Heating

Giving to Charity

I hope you find this to be a valuable resource throughout 2008. To contact the Attorney General's Office, call (617) 727-2200, or visit us on the Web at **www.mass.gov/ago**.

Martha Coakley

QUICK RESOURCE GUIDE



Attorney General's Office

One Ashburton Place
Boston, MA 02108
Phone: (617) 727-2200
TTY: (617) 727-4765
www.mass.gov/ago

Consumer Complaint & Information Hotline: (617) 727-8400
Elder Hotline: (888) 243-5337

Springfield Office
1350 Main Street, 4th Floor
Springfield, MA 01103-1629
Phone: (413) 784-1240

New Bedford Office
105 William Street, First Floor
New Bedford, MA 02740
Phone: (508) 990-9700

Worcester Office
One Exchange Place
Worcester, MA 01608
Phone: (508) 792-7600

Massachusetts Division of Banks

www.mass.gov/dob
Phone: (617) 956-1501

Massachusetts Executive Office of Consumer Affairs

www.mass.gov/consumer
Phone: (888) 283-3757
Phone: (617) 973- 8787

Home Builders Association of Massachusetts

www.hbama.com
Phone: (800) 632-8168
Phone: (508) 543-6119

The Better Business Bureau

BBB of Eastern MA, ME & VT
<http://boston.bbb.org>
Phone: (508) 652-4800

BBB of Central New England
<http://central-westernma.bbb.org>
Phone: (508) 755-2548

BBB of Central New England
<http://central-westernma.bbb.org>
Phone: (413) 594-2160

Federal Trade Commission Bureau of Consumer Protection

www.ftc.gov/consumer
Phone: 1-877-FTC-HELP
Phone: 1-877-ID-THEFT

FBI Internet Crime Complaint Center

www.ic3.gov

US Securities and Exchange Commission

Phone: 1-800-SEC-0330
TTY: (202) 551-6020
www.sec.gov

Credit Reporting

www.annualcreditreport.com

Experian
www.experian.com
Phone: 1-888-397-3742

TransUnion
www.transunion.com
Phone: 1-800-680-7289

Equifax
www.equifax.com
Phone: 1-800-525-6285

Choosing Your Health Insurance

Know What is Covered

Look for a plan that allows you to receive care from the doctors, hospitals and clinics that are important to you. Make sure that your medications are included in the plan's list of covered medications (also known as a "formulary"). Consider whether you need coverage for frequent doctor visits or only in the event of a hospitalization for a major illness.

Know How Much You Will Pay

When you compare the price of different health insurance plans, consider both the cost of the monthly premiums and of "out-of-pocket" expenses. Many health insurance plans include "deductibles," which means that you must pay money out of pocket before the insurance coverage begins. Also, many plans include "co-payments," or the amount you must pay out of pocket at the time of the service, for doctor visits, surgical procedures, and hospital stays. Instead of co-payments, some plans include "co-insurance," which means that the insurance company only pays a certain percentage of each bill (usually 80%) and you pay the rest.

JANUARY

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Visit the Attorney General's website for more information about health insurance: www.mass.gov/ago		NEW YEAR'S DAY 1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	MARTIN LUTHER KING, JR. DAY 21	22	23	24	25	26
27	28	29	30	31	Division of Insurance (617) 521-7794 (617) 521-7490 (TTD/TDD) www.mass.gov/doi	

Do not base your health insurance decision solely on promotional materials or conversations with representatives. Some companies sell separate "riders," at additional cost, to add more coverage to their basic policies. Review the member handbooks carefully to see what each plan covers.



If it sounds too good to be true, chances are it's a scam.

Read the small print, making sure that asterisks or small print are not used to alter the meaning of any advertising statement.

Always **guard your personal information**, and verify the identity of the person you are speaking to before you provide any personal information.

Don't use the links in an email, but instead call the company on the phone, or log into the website directly.

If you are unsure of who/what you are dealing with, **hang up, or just delete the email.**

Document everything you do to recover your money. Log phone calls, keep copies of all paperwork, record all costs involved, including how much time you spend recovering your money.

FEBRUARY

SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

If you suspect that you are a victim of consumer fraud, contact the **Attorney General's Office** at **(617) 727-2200**. Visit the Attorney General's website for a full listing of **Local Consumer Programs**, and for more information about scams and consumer protection:

www.mass.gov/ago

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3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	PRESIDENT'S DAY	19	20	21	22	23
24	25	26	27	28	29	

To sign on to the **National Do Not Call Registry**, visit **www.donotcall.gov** or call toll-free 1-888-382-1222. To sign on to the **Massachusetts Do Not Call Registry**, visit **www.madonotcall.gov/connect.com** or call toll-free (866) 231-CALL (2255).

Using Credit Wisely

Keeping organized and on top of your finances helps you spot unauthorized charges if they should appear on your monthly statement. Create a system to keep organized.

Many people track their spending by using a blank check register; others save all their credit card receipts in one envelope; others keep an index card in their wallet to track spending. Additionally, many consumers check their balance regularly by phone or on the card company's website.

Read the fine print. When selecting a credit card, be sure to check the terms and conditions, which may include annual fee, interest rate, grace period, transaction fees, and penalty fees.

Risks Associated with Poorly Managed Credit:

- Being unable to afford minimum payments
- Having difficulty renting an apartment or buying a house
- Having interest rates increased on credit cards
- Not being hired for a job

MARCH

SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

Make photocopies of your cards, front and back, and keep them in a safe place.

This ensures access at home to your account number and the customer service line phone number. If your card is lost or stolen, your liability is limited by law to \$50, and, in most cases, you won't be asked to pay if you report the theft promptly.

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2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	EVACUATION DAY (SUFFOLK COUNTY)	18	19	20	21	22
23	24	25	26	27	28	29
30	31	<p>For more detailed information, please visit the Attorney General's Office website, www.mass.gov/ago, and view the publication, The Attorney General's Guide to Consumer Credit.</p>				



Health Care Proxy

The Massachusetts Health Care Proxy Law permits you to appoint an “Agent” who will serve as a health care proxy to act on your behalf and communicate your wishes if you are unable to do so. To ensure that your treatment wishes are followed in the event of incapacity, you should follow these steps to create a health care proxy:

Identify a health care agent, and an alternate agent. Select someone you trust who is willing and able to make crucial and often difficult decisions on your behalf.

Determine your instructions and put your wishes in writing. Make sure your agent fully understands your instructions and is prepared to carry them out. Review your health care proxy regularly. Update your document as needed to reflect changes in your situation, including changes in your agent’s contact information or your treatment instructions.

When drafting your health care proxy, consider consulting with your physician or attorney. Sample forms are available through lawyers, many hospitals, and websites devoted to legal and health care matters. A commonly used form is available at www.massmed.org/ma_proxy.

APRIL

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Visit the Attorney General's website for more information about health care: www.mass.gov/ago		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	PATRIOTS' DAY 21	22	23	24	25	26
27	28	29	30	Health Care Proxy forms are available in Spanish and Vietnamese from Better Ending, an initiative of The Central Massachusetts Partnership to Improve Care at the End of Life, Inc.		

(www.betterending.org). To learn more about health care proxies and other end of life issues, contact the Massachusetts Medical Society (www.massmed.org), the Hospice and Palliative Care Federation of Massachusetts (www.hospicefed.org), or the Massachusetts Commission on End of Life Care (www.endoflifecommission.org).



Home Improvement

Do not sign a contract until you have thoroughly read and understood all its provisions, notices and terms. Never sign a written agreement that is not completely filled out. **Include in your contract** all the terms, conditions, warranties, and verbal promises concerning your project.

Check to see that your contractor has complied with the **home improvement registration requirements** and is currently registered with the state by contacting the Board of Building Regulations and Standards Home Improvement Contractor Registration Program (617-727-7532, www.mass.gov/homeimprovement). Verify the name, address, telephone number, credentials, and references of the contractor before you enter into any agreement.

Know about your **3-day cancellation rights**, and do not hesitate to cancel a home improvement contract if you are not completely satisfied with it.

Never pay for the entire job in advance and do not make scheduled payments before the work is completed to your full satisfaction. Do not sign a **completion certificate** until the work is done fully and properly according to the specifications and timeline in the contract.

Keep copies of every written document, including contracts and receipts from suppliers and others providing materials for your project.

MAY

SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

For information on a contractor's complaint history, to file a complaint, or to receive general information and educational materials, contact the Attorney General's Office at (617) 727-2200, or visit us on the Web at www.mass.gov/ago.

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MEMORIAL DAY

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For general information and advice about planning your home improvement project, contact the National Association of the Remodeling Industry (NARI) (800-611-6274, www.nari.org) or the Home Builders Association of Massachusetts (800-632-8168, www.hbama.com).

Fair Debt Collection

When communicating directly with you, creditors and collection agencies may not:

Call you at home more than twice for each debt in any 7-day period, or more than twice for each debt in any 30-day period at some place other than your home. Call you without identifying both the name of the creditor and the name of the person calling. Call you at work if you have requested that they not call.

Tell anyone about your debt, without your written consent. Mail to you any printed or written materials that reveal or imply that you owe a debt (i.e., using a postcard to contact you or using a descriptive return address).

Call you at times other than your normal waking hours. If your waking hours are unknown, then the collector may only call between 8:00 a.m. and 9:00 p.m.

Visit your home at times other than your normal waking hours. A collector may not visit you more than once in any 30-day period for each debt, unless you give permission for additional visits.

Falsely threaten to take legal action that the creditor does not take or reasonably intend to take.



JUNE

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	BUNKER HILL DAY (SUFFOLK COUNTY)	18	19	20	21
22	23	24	25	26	27	28
29	30	Credit reporting agencies: <div> <div>Experian www.experian.com 1-888-397-3742</div> <div>TransUnion www.transunion.com 1-800-680-7289</div> <div>Equifax www.equifax.com 1-800-525-6285</div> </div>				

For more detailed information about fair debt collection, please visit the Attorney General's Office website, www.mass.gov/ago, and view the publication, **The Attorney General's Guide to Consumer Credit**. You may also contact the Attorney General's Office at (617) 727-2200.

Long-Term Care Insurance

Long-term care insurance (LTCI) pays for medical or other services in the event you cannot take care of yourself due to mental incapacity or a prolonged illness or disability.

Because the premium can be very expensive, you should first weigh a number of factors including your age, income, net worth, and medical history.

Check the financial stability of any insurance company you are considering by reviewing its “grade” with an independent ratings service such as A.M. Best, Moody’s, or Standard & Poor’s. These three services are free of cost; others charge a fee to provide this information.

Know that most LTCI policies generally pay for only a portion of the daily benefit for home care. Consider how you can supplement the costs of home-based care. The decision to purchase LTCI is a complex one and should not be made without consulting an expert such as an attorney or certified financial advisor.



JULY

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Visit the Attorney General's website for more information about health care: www.mass.gov/ago		1	2	3	INDEPENDENCE DAY 4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	National Clearinghouse for Long-Term Care Information www.longtermcare.gov AARP www.aarp.org	

On the Web, visit www.medicare.gov/LTCPlanning, the Medicare.gov Long-Term Care Planning Tool. The primary goal of this tool is to help you understand what long-term care services are available, how much you can expect to pay for long-term care, and what financing options are available to support your long-term care costs.



Renting an Apartment in Massachusetts

There are many laws and regulations that govern the relationship between a landlord and a tenant. In addition to these laws, there are several issues that any prospective tenant and landlord should consider before entering a rental agreement:

Damage and Repairs. The landlord and the prospective tenant together should check every plumbing fixture, light switch, cupboard door, and appliance to make sure they all work properly. If repairs are necessary, both parties should discuss whether the landlord will make the repairs before the tenant moves in. Similarly, the lease or rental agreement should include a list of all repairs that the landlord agrees to make during the tenancy, and the timeframe in which the repairs must be completed.

Utilities. If the tenant is responsible for paying for the heat and hot water, the landlord should make clear whether these run on electric power, oil, natural gas, or propane. Is there information available that will provide a prospective tenant with an idea of the annual utility costs for the apartment?

Know What is Included. Agree, in writing, on items such as: whether parking is included; who will be responsible for shoveling snow from the walks in winter; if snow will be plowed from the driveway or parking area; and if there are fees involved for any specified items.

AUGUST

SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

For more information, please visit the Attorney General's Office website, www.mass.gov/ago, and view the publication, **The Attorney General's Guide to Landlord/Tenant Rights**.

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A landlord may only ask for the following payments up front: first month's rent; a security deposit to cover costs of any damage to the apartment beyond normal wear and tear (which may not exceed the amount of one month's rent); last month's rent; and the cost of a new lock and key for the apartment.

Home Heating

A heating utility is not allowed to shut off the heat, even for non-payment, under certain circumstances including:

- if everyone in the household is over 65; or
- if the consumer can demonstrate to the company that he or she is unable to pay the bill, and that someone who lives in the home is seriously ill or is a child under the age of one.

To qualify, contact the utility company and explain your situation, and provide supporting documentation.

There is a winter moratorium in place every year from **November 15 to March 15**, during which gas and electric companies cannot shut off service because of inability to pay.

Consumers may seek help from the local fuel assistance office if they are having trouble paying utility bills. The consumer does not have to be unemployed to get help. In addition, utility companies can work out discount, budget and payment plans.

Oil Heat.

Before entering into a contract with a home heating oil company, ask questions.

Know what the start and end dates for the contract are and what the cost per gallon is.

Make sure to get all the details in writing and carefully read all of the terms before signing.

Keep a copy of the contract and any other related paperwork, including any advertisements the company placed at the time of purchase.

SEPTEMBER

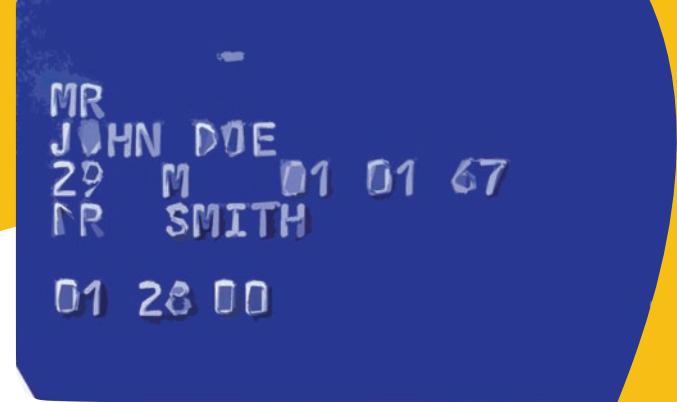
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	LABOR DAY					
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Propane heating. Propane is priced differently from oil or gas, and you may be charged a higher rate if you use very little fuel each year. Many dealers offer a balanced billing payment plan to spread out annual costs over many months. Read all contract terms carefully.

For heating assistance, contact the MA Energy Assistance Programs Heat Line (800-632-8175), or the Salvation Army Good Neighbor Energy Fund (www.magoodneighbor.org, 800-334-3047). For oil heat only, contact Citizens Energy (www.citizensenergy.com, 1-877-563-4645).

I.D. THEFT

If You Are a Victim:



Take the following four steps as soon as possible. Be sure to record the details of your conversations and keep copies of all correspondence.

1. Place a fraud alert on your credit reports, and review your credit reports.

Fraud alerts can help prevent an identity thief from opening any more accounts in your name. Contact any of the three consumer reporting companies (Equifax, Experian, TransUnion) to place a fraud alert on your credit report. After placing a fraud alert in your file, you're entitled to order one free copy of your credit report from each of the three consumer reporting companies. Review them carefully for fraudulent or inaccurate information; if you find any, have it removed.

2. Close the accounts that you know or believe have been tampered with or opened fraudulently.

Call and speak with someone in the security or fraud department of each company. Follow up in writing, and include copies of supporting documents. Send your letters by certified mail, return receipt requested, so you can document what the company received and when. Keep a file of your correspondence and enclosures.

3. File a complaint with the Federal Trade Commission.

4. File a report with your local police or the police in the community where the identity theft took place.

OCTOBER

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
For more information, view the publication, Identity Theft: It Could Happen to You! , available on the Attorney General's website at: www.mass.gov/ago			1	2	3	4
5	6	7	8	9	10	11
12	COLUMBUS DAY	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Experian

www.experian.com
 1-888-397-3742

TransUnion

www.transunion.com
 1-800-680-7289

Equifax

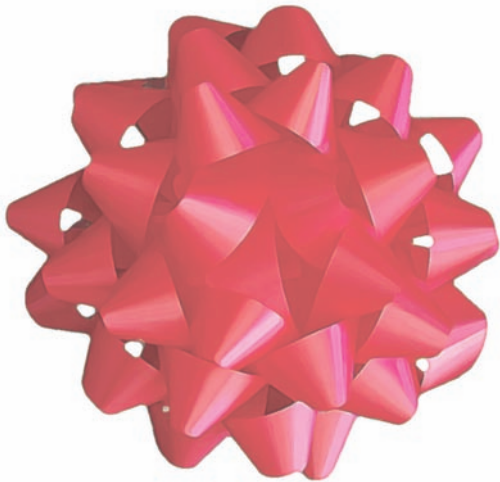
www.equifax.com
 1-800-525-6285

Gift Cards

What You Need to Know

Gift cards may look like credit or debit cards, but they are not and do not automatically come with the same protections if lost or stolen.

Inspect gift cards before buying - verify that none of the protective stickers have been removed, or that any codes on the back of the card have been scratched off.



Under Massachusetts law, a gift card must be **redeemable for a minimum of 7 years** from its date of issuance. Federal law may allow some cards to terminate in a shorter period of time – in some cases in as little as 18 months.

Some gift cards or certificates can be used only online or only at the retailer's store locations; others can be used at any retailer and online. **Read the fine print** and make sure you understand the terms and conditions before you buy.

NOVEMBER

SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

For more information, contact the Attorney General's Office at (617) 727-2200, or on the Web at www.mass.gov/ago. Visit the AGO website to view and download the publication, **The Attorney General's Guide to Retail Rights**.

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VETERAN'S DAY

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THANKSGIVING

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For information about cards issued by retailers, contact the FTC (www.ftc.gov, 1-877-FTC-HELP); for cards issued by national banks, contact the Office of the Comptroller of the Currency (www.occ.treas.gov, 800-613-6743), or the Office of Thrift Supervision (www.ots.treas.gov, 202-906-6000).

Giving to Charity

At the end of the year and around the holiday season, charitable fundraising peaks. Most charities are reputable and worthy of your financial support, but consumers should **be cautious** when considering donations during the holiday season.

It's incredibly important to make your donations carefully. Before donating be sure to verify the organization's name, address, and phone number.

Ask plenty of questions. Find out what the organization's mission is and how your donation will help it. Ask if your donation can go to a particular program or service that interests you or whether it must go only into the charity's general fund. Do not donate to an organization that avoids talking about its charitable purpose.

Know if the charity you are considering donating to is legit.

The Attorney General's Office can tell you if a charity has registered and is in compliance with its legal reporting requirements. You may review a charitable organization's federal filings with the IRS at **GuideStar.org**, or the Better Business Bureau's website **Give.org**.

DECEMBER

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	CHRISTMAS DAY	26	27
28	29	30	31	<p>If you have concerns about issues such as possible fraudulent activities, misleading fundraising solicitations, or the misuse of charitable funds, and wish to make a complaint, send the complaint</p>		

in writing to the Attorney General's Office Non-Profit Organizations/Public Charities Division, at One Ashburton Place, Boston, MA 02108. Annual filings are public records under the law, and are available for public inspection. For more information, contact the Attorney General's Office at (617) 727-2200, or visit www.mass.gov/ago.



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